Banking Clerk grade examination

TRADEMADE CREATIONS

New Edition 2017

IBPS CLERK EXAM

Objective and Q&A

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employer Bank from time to time. At present, the total starting emoluments of a Clerical Cadre employee payable are around Rs.14200/- per month for

Qualification:

Note:

1. Candidates who have not passed 12th standard Examination but have passed Diploma course after 10th standard are eligible for the captioned recruitment provided: • Diploma course passed after 10th standard must be a full time course (Diploma course through correspondence are not eligible) with a minimum of two years duration. • The Diploma course passed after 10th standard should be recognized / approved by the State Board of Technical Education of concerned State.
2. The percentage of marks in 12th/ Diploma Course shall be arrived at by dividing the marks obtained by the candidate in all subjects by aggregate maximum marks of all subjects irrespective of optional/additional optional subjects studied. Grace marks, if any, awarded by the Board/University will be excluded for the purpose of calculation of percentage. The date of passing the eligibility examination will be the date appearing on the marksheet/provisional certificate or the date on which the result was posted on the website of the university / institution.
3. Matriculate Ex-serviceman, who have obtained the Indian Army Special Certificate of Education or corresponding certificate in the Navy or Air Force, after having completed not less than 15 years of service in Armed Forces as on 01.08.2012 of the Union are also eligible for the post.
4. Candidate should be able to write and speak English fluently.
5. Knowledge of local language will be an added qualification. (Some questions may be put in the local language at the time of interview, to ascertain the level of familiarity of the candidates with the local language.)

Selection Process:

All eligible candidates should apply on-line before the last date for registration of application.

Final selection will be made on the basis of performance in the written test and interview taken together. Merely satisf ying the eligibility norms does not entitle a candidate to be called for written test or interview.

The written test will be of Objective type consisting of

(i) General Awareness
(ii) General English
(iii) Quantitative Aptitude
(iv) Reasoning Ability
(v) Marketing Aptitude / Computer Knowledge.

The questions in objective tests, except for the test of General English, will be printed bilingual i.e., English & Hindi.

There will be negative marks for wrong answers in the Objective tests. 1/4th marks will be deducted for each wrong answer. Candidates will have to pass in each of the objective tests.

The passing marks in each of the tests will be decided by the Bank on the basis of the performance of all the competing candidates taken together in each test to a minimum required level. Candidates are also required to score a minimum percentage marks on aggregate to be considered for interview. For SC/ST/OBC/PW D/XS candidates, 5% relaxation is available thereon. Minimum percentage marks on aggregate will be decided by the bank.

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How To Apply:

GUIDELINES FOR FILLING ONLINE APPLICATION: Candidates should have valid email ID. This will help him/her in getting call letter/interview advices etc. by e-mail.

OPTION-I: PAYMENT OF FEE (OFFLINE):

1. Candidates should first scan their photograph and signature as detailed under guidelines for scanning the photograph and signature.
2. Candidates to visit Bank's website **www.statebankofindia.com** or **www.sbi.co.in** and open the appropriate Online Application Format given under “Recruitment Link”.
3. Candidates are advised to fill the application carefully. In the event of the candidate not able to fill the data in one go, he can save the data already entered. W hen the data is saved, a provisional registration number and password will be generated by the system and displayed on the screen. Candidate should note down the registration number and password. They can reopen the saved data using registration number and password and edit the particulars, if needed. This facility will be available for three times only. Once the application is filled complete, candidate should submit the data. Candidates to take a printout of the system generated fee payment challan immediately. No change/edit will be allowed thereafter. The registration at this stage is provisional.
4. Fee Payment: Fee payment will be accepted from 2nd working day after registration and can be made within three working days at any branch of State Bank of India. System generated fee payment challan will be used for depositing fee. Once fee is paid, the registration process is completed.
5. Candidate will receive registration confirmation by SMS/e-mail after THREE working days from the date of payment of fees. Candidate must ensure to furnish correct Mobile number / e-mail address to receive the registration confirmation.
6. Three days after fee payment candidate will also havea provision to reprint the submitted application containing fee details. The printout of the application and fee receipt should be retained with the candidate. It will have to be submitted at the time of interview, if called.

OPTION-II: PAYMENT OF FEE (ONLINE PAYMENT):

1. Candidates must follow steps i) to iii) given under Option-I above.
2. After ensuring the correctness of the particulars of the application f orm candidates are required to pay fees through the payment gateway integrated with the application, following the instructions available on the screen. No change/edit will be allowed thereafter.
3. The paym ent can be made by using MASTER/VISA debit/ credit cards or Internet Banking by providing information as asked on the screen. Transaction charges for online payment will be borne by the candidates.
4. On successful completion of the transaction, e-receipt and application form will be generated; which may be printed for record.
5. If the online transaction is not successfully completed, the candidate will be required to register again and make payment online.

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If Indian Banking industry had demonstrated its resilience to external shocks in 2008-09, the credit goes to ___

(A) Policies of the RBI & the Govt. of India

(B) Strength of Indian Business Houses

(C) Foreign aid/investment to Indian companies

(1) Only (A) (2) Only (B)

(3) Only (C) (4) All (A), (B) & (C)

(5) None of these

What does the letter 'S' denotes in 'AFSPA' an abbreviation we very often see in newspapers ?

(1) Slow (2) Special

(3) State (4) Solid

(5) Sovereign

Mr. A. K. Antony a Union Minister in the Indian Cabinet recently signed an agreement with South Korea. This means the agreement is for the Cooperation in the field of ___

(1) Agriculture (2) Group

(3) Defence (4) Steel & Iron

(5) None of these

Recently the term 3G was very much in news and even a conference on it was organized in India. What is the letter 'G' denotes in 3G?

(1) Grade (2) Group

(3) Global (4) Guild

(5) Generation

What is financial inclusion ?

(1) To provide a permanent employment to the unemployed

(2) To provide a 100 days job to all those who are in need of a job

(3) To provide banking services to all those living in remote areas

(4) To ensure that all financial transactions amounting Rs 5,000/- and above are done through banks.

(5) To provide finances for all

(1)

(3) Orissa (4) West Bengal

(5) Maharashtra

Hillary Clinton who was in India recently is the U.S. Secretary of _____

(1) Commerce (2) State

(3) Treasury (4) Defence

(5) None of these

Exporters in India get insurance cover and risk cover from which of the following organizations ?

(1) SIDBI (2) NABARD

(3) ECGC (4) RBI

(5) None of these

which of the following is the name of a private sector Bank in India ?

(1) IDBI Bank

(2) Axis Bank

(3) Corporation Bank

(4) UCO Bank

(5) All arePrivate Banks

'Ajodhya' which was in news recently is a place in

(6) Madhya Pradesh

(7) Bihar(3) Rajasthan(4)Jharkhand (5)uttar Pradesh

The judgesjudges of the Supreme Court of India now retire at he age of ____

(8) 58 years (2) 60 years

(3) 62 years (4) 65 years

(5) 68 years

Which of the following is the trophy/cup associated with the game of cricket?

(1) Derby (2) Merdeka Cup

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(3) Santosh Trophy
(4) Duleep Trophy
(5) Durand Cup

Which of the following is a good and rich source of vitamin 'C' ?
(1) Milk (2) Radish
(3) Mango (4) Lemon Juice
(5) Banana

Which of the following books is written by Kiran Desai ?
(1) A house for Mr. Biswas
(2) 3 Mistakes of My Life
(3) A Tale of Two Sisters
(4) The Inheritance of Loss
(5) Tale of Two Cities

Which of the following is the Chemical name of the salt we use in our kitchen ?
(1) Calcium Carbonate
(2) Calcium Chloride
(3) Sodium Carbonate
(4) Sodium Chloride
(5) Ammonium Sulphate

Who amongst the following was **never** a Governor of the RBI ?
(1) Bimal Jalan
(2) Y. V. Reddy
(3) Arup Roy Choudhury
(4) C. Rangarajan
(5) D. Subbarao

Who amongst the following can take benefit of the Social Security Fund established by the Govt. of India for unorganized workers ?
(1) Primary school teacher
(2) Employee of Sugar Factory
(3) Textile Mazdoor
(4) Rickshaw Puller
(5) Clerk in a Factory

Jimena Navarrete who was crowed Miss Universe 2010 is from?
(1) Mexica (2) Venezuela
(3) Brazil (4) New Zealand
(5) Italy

India has an agreement with USA for producing energy in the form of –
(1) Hydraulic (2) Thermal
(3) Nuclear (4) Solar
(5) All of these forms

'Peepli Live' is a film directed by –
(1) Anusha Rizvi
(2) Aamir Khan
(3) Kiran Rao
(4) David Dhawan
(5) None of these

In case a major war breaks out between two nations, which of the following organizations/agencies will be seen in the battle field, in addition the armies of the fighting parties ?
(1) WTO (2) Red Cross
(3) CARE (4) OPES
(5) All of these

Who amongst the following in **NOT** a famous writer ?
(1) Sania Mirza
(2) V. S. Naipaul
(3) Chetan Bhagat
(4) Khushwant Singh
(5) Namita Gokhale

An individual visiting UAE will have to make his/her payments in which of the following currencies ?
(1) Dirham (2) Taka
(3) Baht (4) Peso
(5) Dinar

Which of the following is food crop ?
(1) Maize (2) Cotton
(3) Palm (4) Jute
(5) Jatropha

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Vedanta Alumina is a company operating in the area of –
(1) Shipping (2) Mining
(3) Cement (4) Textiles
(5) Banking

Names of which of the following rates/ ratios **can not be** seen in financial newspapers ?
(1) Bank Rate
(2) Repo Rate
(3) Cash Reserve Ratio
(4) Pulse Rate
(5) Statutory Liquidity Ratio

Which of the following terms is used in banking and finance ?
(1) Abiotic
(2) Demand Deposit
(3) Fat scales (4) A diabetic
(5) Cathode

Which of the following is the abbreviated names associated with food security ?
(1) ASHA (2) PDS
(3) WTO (4) OPEC
(5) NPA

Which of the following is an economic term ?
(1) Plaintiff
(2) Bunker Blaster
(3) Deflation
(4) Lampoon
(5) Zero Hour

Operation New Dawn is the beginning of stability in –
(1) Afghanistan (2) Iran
(3) Sudan (4) Sri Lanka
(5) Iraq

Which of the following awards is given to sports persons in India ?
(1) Shantiswarup Bhatnagar Awards
(2) arjuna Awards
(3) Kalidas Samman
(4) SAraswati SAmman
(5) None of these

Shushil Kumar who won a Gold Medal at an international event is a famous–
(1) Wrestling champion
(2) Golf player
(3) Table Tennis Player
(4) Weight Lifter
(5) None of these

Who amongst the following Indian Prime Ministers was honoured Posthumously by the Govt. of Bangladesh for his/her contributions to the independence of the nation ?
(1) Rajiv Gandhi
(2) Jawaharlal Nehru
(3) Indra Gandhi
(4) Lal Bahadur Shastri
(5) None of these

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ANSWERS									
1.(4)	2.(5)	3.(5)	4.(4)	5.(3)	6.(1)	7.(5)	8.(4)	9.(2)	10.(3)
11.(5)	12.(3)	13.(5)	14.(5)	15.(3)	16.(2)	17.(5)	18.(4)	19.(4)	20.(4)
21.(4)	22.(2)	23.(3)	24.(4)	25.(1)	26.(3)	27.(1)	28.(2)	29.(1)	30.(1)
31.(1)	32.(2)	33.(4)	34.(2)	35.(2)	36.(3)	37.(5)	38.(2)	39.(1)	40.(3)

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TEST II
GENERAL ENGLISH

Q.41-50. Read the following carefully and answer the question given below it. Certain words are printed in **bold** to help you to locate while answering some of the questions.

Once upon a time there lived a queen in the city of Benaras. Her name was Khema and she was the wife of King Bahuputtaka. One night, the Queen had a dream of a beautiful golden goose that spoke with great wisdom, almost as if he was a sage. She told her husband that she desperately wanted to see a bird just like the one in her dream. So the king asked his ministers to find out all that they could about a bird such as this. He was told that such a bird did exist but was extremely rare and difficult to find. They advised him to build a beautiful lake on the outskirts of Benaras so that he may attract such rare and lovely creatures to reside there. In this way the queen might have her wish.

Towards the north, on Mount Cittakuta, there lived about ninety thousand wild geese headed by a beautiful golden goose called king Dhatarattha. He got to hear of this **exquisite** lake surrounded by water lilies and lotuses floating on the surface. The king had invited all the birds to come and live on it, promising that none of them would ever be harmed. Corn was scattered on a daily basis in order to attract the birds. So a coupleof geese went up to their King, the golden goose and told him that they were quite tired of living up on the mountains and would like to see this wonderful lake where they had been promised food and protection. The king agreed to their request and took the flock down south towards Benaras. Meanwhile, at the lake King Bahuputtaka had placed hunters all around in order to capture any golden goose that happened to pass by. So the next morning when the headhunter saw this flock of geese approaching he was vary excited to see their golden leader. He immediately went about setting up a **snare** amongst the water lilies and lotuses, as he knew that the leader would definitely by the first to alight.

The whole flock came flying down in one mighty swoop and as expected it was the king's foot that touched the water first. He was ensnared and could not escape. Seeing this, the other geese flew into a panic. But none had the courage to try to free their king and so flew back to Mount Cittacutafor safety. All except one. He was the chief captain, Sumukha. King Dhatarattha entreated him to fly to safety too, as he surely be captured if he stayed by his side. But Sumukha replied that he would never **desert** his master in the face of danger and would either try to save him or die by his side.

At this point the hunter approached and as Sumukha saw him he decided to appeal to his compassion. The hunter asked the golden goose how come he had not noticed the trap that was set. The golden goose replied that when one's time was up it was no use to struggle against what was fated and one must just accept it. The huntsman was very impressed with his grace and wisdom. He then turned to Sumukha and asked why he had not fled with the other birds even thought he was free to do so. Sumukha answered that the golden goose was his King, best friend and master and that he could never desert him even at the cost of his own life. Hearing this, the hunter realized that these were a couple of rare birds of great nobility. He did not much care for his own King's reward and decided to do the right thing and set them free. He told Sumukha that as he was ready to die for his King he would set them both free to fly wherever they wish.

Why were the geese keen on visiting the lake in Benaras?

(1) They were invited personally by king Bahuputtaka.
(2) They were tired of their old lake.
(3) They were amused by the water lilies and lotuses.
(4) The lake was not very far from mountains.
(5) To lake was to be a source of good food and protection.

Why did the king approach the ministers?

(1) In order to find out the best location for the lake.
(2) In order to find out if golden goose existed.
(3) To enquire about his wife's dreams.

(4) To devise a plan to capture all rare bird species.
(5) To enquire about the best hunter in the locality.

What advise did the minsters give to the king ?

(1) That no such golden goose existed and he was only wasting his time searching for one.
(2) To create an artificial golden goose for the queen.
(3) To build a lake in order to attract the golden goose.
(4) To open a sanctuary of rare birds for the queen.
(5) To have a beautiful garden surrounded by flowers and trees.

Which of the following statement would best describe the qualities of Sumukha ?

(1) Betrayer of the flock.
(2) The Selfless Goose.
(3) Loyal towards the King
(4) The naïve and ignorant goose.
(1) Only (A)
(2) Only (B)
(3) Only (C) and (D)
(4) Only (A) and (D)
(5) Only (B) and (C)

What was the king's intention behind building a lake ?

(1) To attract all rare species of living animals and birds.
(2) To beautify the city of Benaras.
(3) He did not want to go against the wishes of his life
(4) He wanted to capture the golden goose.
(5) He enjoyed bird watching and wanted to create a natural habitat for them.

Why did the head hunter release the king, the golden goose.

(1) He was impressed by his wisdom and nobility.
(2) The geese were a rare species of birds.
(3) The golden goose, King Dhatarattha promised him a handsome rewards.
(4) The hunter sympathized with the golden goose.
(5) The hunter did not want the chief captain to lose a friend.

Why did the flock of geese panic and retreat to Mount Cittacuta ?

(1) Their king took the wrong route to the lake and they lost their way.
(2) Their king, the golden goose was captured.
(3) Their king, th golden goose was captured.
(4) They spotted many hunters by the lake
(5) None of these.

Q.48-50. Choose the word which is most nearly the **same** in meaning as the word printed in **bold** as used in the passage.

Desert
(1) Displease (2) Encourage
(3) Instigate (4) Escort
(5) Abandon

Exquisite
(1) Expensive (2) Delicat
(3) Elaborate (4) Wonderful
(5) Efficient

Snare
(1) Trap (2) Alarm

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(3) Plan (4) Arrangement
(5) Protection

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Q.51-55. In each of the following sentences, an **idiomatic expression** or a **proverb is Highlighted.** Select the alternative which best describes its use in the sentence.

The term put their plan **into execution** the very next day.
(1) proposed a plan.
(2) discussed their plan
(3) started thinking about a plan
(4) started carrying on the discussion.
(5) None of these

Mrs Nayak **opened the discussion** on the "alarming rate of poverty in India".
(1) started the discussion
(2) gave her opininon the discussion.
(3) did not agree on the discussion
(4) welcomed the people to the discussion
(5) None of these

The **course of events** made it necessary for Joseph to start working.
(1) events that were planned.
(2) long list of future events.
(3) A succession of unexpected events.
(4) nature of events that followed after Joseph joined work
(5) None of these

The new law on "Right to Food Safety" will **come into force** next month.
(1) be forced upon the people
(2) be associated from next month onwards.
(3) be implemented next month.
(4) be withdrawn next month.
(5) be widely rejected next month

When the girl wanted to stay out past midnight, her father **put his foot down.**
(1) gave in to her request.
(2) walked away disapprovingly.
(3) obstructed her from leaving the house.
(4) requested her to home on time.
(5) None of these

Q.56-60. Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5) i.e. No Error', (Ignore the errors of punctuation, if any.)

Nuclear waste will still being /
(A)
radioactive even after twenty thousand
(B)
years, / so it must be disposed / of very
(C)
carefully. No Error
(D) (E)

My friend lived at the top / of an old
(A) (B)
house / which attic had been / converted
(C) (D)
into a flat. No Error
(E)

A public safety advertising / Champaign
(A) (B)
in Russia / hope to draw attention / of
(C)
pedestrians crossing the road. No Error
(D) (E)

A cash prize was / award to the most /
(A) (B)
successful salesman of the year / by the
(C)
president of the company. No Error
(D) (E)

The Renaissance was / a time to 're-
(A) (B)

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awakening'/ in both the arts / and the
(C) (D)
sciences. No Error
(E)

Q.61-65. Each sentence below has a blank/s, each blank indicates that some thing has been omitted. Choose the word/s that best fit/s the meaning of the sentence as a whole.

Many leading members of the opposition party_____to justify the party's decision.
(1) having tried
(2) has tried
(3) have been trying
(4) tries
(5) is trying

The state-of-the-art school is____with a medical clinic and fitness centre.
(1) establish
(2) illustrative
(3) having
(4) equipped
(5) compromising

The Bhagavad Gita ia a part of the Mahabharata, but it stand_____and is ____it self.
(1) dependent, incomplete
(2) together, justified
(3) sparate, dignified
(4) apart, complete
(5) united, connected

The artist's work of art is worthy _____ praise.
(1) for (2) of
(3) to (4) about
(5) to be

The charity _____most of its money through private donations.
(1) receives (2) borrows
(3) uses (4) proposes
(5) invests

Q.66-70. In each question below, four words printed in **bold** type are given. These are numbered (1), (2), (3) and (4). One of these words printed in **bold** may either be **wrongly spelt or inappropriate** in the context of the sentence. Find out the words that is inappropriate or wrongly spelt, if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and appropriate in the context of the sentence the mark (5) i.e. 'All Correct' as your answer.

The **ship** was at sea for many days
and (A)
finally anchored near the **costline.**
(B) (C) (D)
All Correct
(E)

Employees must **familiarise** themselves
(A)
with the **health** and **safety manual** of the
(B) (C) (D)
organisation. All Correct
(E)

The **political environment** is not
(A) (B)
condusive to economic **reforms**.
(C) (D)
All Correct
(E)

The **report** found that the **safety**
(A) (B)
equipment had been very **poorly**
(C)
maintained. All Correct
(D) (E)

Some of our regular **listeners** have
(A)

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complained about the new **programme**
(B) (C)
schedule. All Correct
(D) (E)All

Q.71-75. Rearrange the following six sentence/ group of sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to from a meaningful paragraph; then answer the question given the belowthem.

(A) The merchant greedily counted his gold and said, "The purse I dropped had 200 pieces of gold in it. You've already stolen more than the reward ! Go away or I will tell the police,"
(B) The judge, looking towards the merchant said, "you stated that the purse you lost contained 200 pieces of gold. Well, that's a considerable cost. But, the purse this beggar found had only 100 pieces of gold",
(C) Being an honest man, the beggar came forward and handed the purse to the merchant saying "Here is your purse. May I have my reward now?"
(D) "This purse therefore cannot be the one you lost," And, with that, the judge gave the purse and all the gold to the beggar.
(E) A beggar found a leather purse that someone had drpped in the marketplace. On opening it, he discovered that it contained 100 pieces of gold. Then he heard a merchant shout, "A reward ! A reward to the one sides of the story.
(F) "I am an honest man," said the beggar defiantly. "Let us take this matter to the court. The judge patiently listened to sides of the story.

Which of the following should be the **FIRST** sentence after the rearrangement?
(1) E (2) B
(3) D (4) C
(5) F

Which of the following should be the **FOURTH** sentence after the rearrangement ?
(1) D (2) F
(3) B (4) E
(5) C

Which of the following should be the **FIFTH** sentence after the rearrangement?
(1) E (2) D
(3) B (4) C
(5) F

Which of the following should be the **SIXTH (LAST)** sentence after the rearrangement ?
(1) A (2) D
(3) F (4) E
(5) C

Which of the following should be the **SECOND** sentence after the rearrangement ?
(1) A (2) D
(3) F (4) B
(5) C

Q.76-80. In the following passage, there are blanks, each of which has been numbered.

These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

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Solved Paper

The Bhagavad Gita is a poem of 700 verses which is a part of the Mahabarata. It is the only philosophical song existing in all languages. Its popularity and influence have never waned. It **(76)** light and guidance to the troubled mind in times of crisis. It is in the **(77)** of a dialogue between Arjuna and Krishna on the battlefield. Arjuna's mind is troubled at the thought of the killings of his friends and relatives. He cannot conceive of any gain. Arjuna is the **(78)** of the tortured spirit of man torn by conflicting obligations and moralities.

The dialogue proceeds and takes us to the higher level of individual duty and social behaviour, application of ethics to practical life and social outlook that should govern all. An attempt is **(79)** to reconcile the three paths of human advancement – the path of knowledge, the path of action and the path of faith. But more **(80)** is laid on faith. There is a call of action to meet the obligations of life keeping in view the spiritual background and the large purpose of the universe.

Q.76. (1) provides
(2) shines
(3) enforces
(4) secures
(5) seeks

Q.77. (1) programme
(2) constitution
(3) part
(4) formation
(5) form

Q.78. (1) conceived
(2) dream
(3) source
(4) figures
(5) symbol

Q.79. (1) generated
(2) made
(3) established
(4) coined
(5) given

Q.80. (1) important
(2) significant
(3) declaration
(4) emphasis
(5) blessings

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ANSWERS									
41.(5)	42.(2)	43.(3)	44.(5)	45.(4)	46.(1)	47.(2)	48.(5)	49.(2)	50.(1)
51.(4)	52.(1)	53.(3)	54.(3)	55.(2)	56.(1)	57.(3)	58.(3)	59.(2)	60.(2)
61.(3)	62.(4)	63.(4)	64.(2)	65.(1)	66.(4)	67.(4)	68.(3)	69.(2)	70.(1)
71.(1)	72.(2)	73.(3)	74.(2)	75.(5)	76.(1)	77.(5)	78.(5)	79.(2)	80.(4)

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TEST III
Quantitative Aptitude

Q.81-90. What should come in place of the question mark (?) in the following questions?

Q.81. $\frac{9}{10} + \frac{3}{11} + \frac{7}{5} = ?$

(1) $1\frac{217}{330}$ (2) $1\frac{221}{330}$

(3) $1\frac{211}{330}$ (4) $1\frac{197}{330}$

(5) None of these

Q.82. $\sqrt[3]{42875} - ? = 21$

(1) 18 (2) 13

(3) 15 (4) 11

(5) None of these

Q.83. $\frac{57}{67} \times \frac{32}{171} \times \frac{45}{128} = ?$

(1) $\frac{15}{262}$ (2) $\frac{15}{268}$

(3) $\frac{15}{266}$ (4) $\frac{17}{268}$

(5) None of these

Q.84. $\frac{1}{4}$ th of $\frac{1}{2}$ of $\frac{3}{4}$ th of 52000 =

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(1) 4875 (2) 4857
(3) 4877 (4) 4785
(5) None of these

Q.85. $(7921 \div 178) - 5.5 = \sqrt{?}$
(1) 1512 (2) 1521
(3) 1251 (4) 1531
(5) None of these

Q.86. 38% of 4500 – 25% of ? = 1640
(1) 260 (2) 270
(3) 280 (4) 290
(5) None of these

Q.87. $(5863 - 27\sqrt{04}) \times 0.5 = ?$
(1) 2955.5 (2) 2905.5
(3) 2590.5 (4) 2909.5
(5) None of these

Q.88. $(?)^2 + 15^2 - 33^2 = 97$
(1) 33 (2) 32
(3) 34 (4) 30
(5) None of these

Q.89. $25639 - 5252 - 3232 = ?$
(1) 17255 (2) 17551
(3) 18515 (4) 17155
(5) None of these

Q.90. $283 \times 56 + 252 = ?$
(1) 805 (2) 803
(3) 807 (4) 809
(5) None of these

Q.91-95. What should come in place of the question mark (?) in the following number series?

Q.91. 353 354 351 356 (?)
(1) 348 (2) 358
(3) 338 (4) 385
(5) 340

Q.92. 1 5 13 29 ? 125 253
(1) 83 (2) 69
(3) 61 (4) 65
(5) 81

Q.93. 45 57 81 165 ?
(1) 235 (2) 215
(3) 205 (4) 245
(5) 225

Q.94. 17 18 26 53 117 ? 458
(1) 342 (2) 142
(3) 257 (4) 262
(5) 242

Q.95. $\frac{1}{4}$ $\frac{1}{2}$ $\frac{3}{4}$ 1 $1\frac{1}{4}$ $1\frac{1}{2}$ $1\frac{3}{4}$?
(1) 2 (2) 4
(3) 6 (4) $1\frac{1}{5}$
(5) $1\frac{2}{3}$

Q.96. Mr. Khanna took aloan or Rs. 10,000 on simple interest for two years at the rate 3 p.c.p.a. The total amount that he w paying as interest in 2 years is 3% of l monthly salary. What is his month salary?
(1) Rs. 30,000/- (2) Rs. 16,000/-
(3) Rs. 20,000/- (4) Rs. 12,000/-
(5) None of these

Q.97. 28% members of a certain group are married. What is the respective ratio between the number of married members to the number of unmarried members?
(1) 7 : 17 (2) 5 : 18
(3) 7 : 18
(4) Cannot be determined
(5) None of these

The average of five numbers is 49. The average of the first and the second numbers is 48 and the

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(A) 92 (B) 91
(C) 95
(D) Cannot be determined
(E) None of these

In how many different wayscan the letters of the word 'SECOND' bearranged?
(1) 720 (2) 120
(3) 5040 (4) 270
(5) None of these

If the numerator of a certain fraction increased by 200% and the denominator is increased by 150% the new faction thus formed is $\frac{9}{10}$. What is the original fraction?
(1) $\frac{3}{4}$ (2) $\frac{1}{4}$
(3) $\frac{3}{5}$ (4) $\frac{2}{5}$
(5) None of these

Q.101-105. Study the following table carefully and answer the questions that follow:

Number of employees from six different banks located in different cities, M = Males, F = Females

City	Agra		Delhi		Mum bai		Chennai		Patna		Kolkata	
Name of Bank	M	F	M	F	M	F	M	F	M	F	M	F
A	553	224	254	456	457	388	114	378	234	120	353	325
B	673	116	346	256	346	456	124	235	241	156	348	174
C	443	500	366	345	124	456	235	688	650	234	396	439
D	534	454	478	285	235	235	255	175	124	165	358	234
E	256	235	256	166	574	599	324	198	124	324	125	235
F	556	357	345	287	589	190	189	256	155	181	278	192

What is the ratio of the number of males to the number of females respectively in Patna from Bank A, Bank C and Bank E together?
(1) 175 : 173 (2) 177 : 173
(3) 177 : 172 (4) 175 : 172
(5) None of these

What is the ratio of number of males to the number of females respectively in Bank D from all the cities together?
(1) 496 : 387 (2) 487 : 356
(3) 422 : 385 (4) 486 : 397
(5) None of these

The number of females in all the banks together in Delhi are **approximately** what percent of the number of males from all the banks together in the same city?
(1) 88 (2) 98
(3) 78 (4) 68
(5) 58

The number of females in Bank B from Agra are what percent of the females in Bank C from the same city?
(1) 33.2 (2) 23.2
(3) 13.2 (4) 28.2
(5) None of these

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What is the **approximate** average of the number of males working in all the banks together in Kolkata?
(1) 350 (2) 310
(3) 340 (4) 380
(5) 360

The area of a triangle is half eh area of square. The perimeter of the square is 224 cms. What is the area of the triangle?
(1) 1856 cm^2 (2) 1658 cm^2
(3) 1558 cm^2 (4) 1586 cm^2
(5) None of these

how much will be compound interest to be paid on a principle amount of Rs. 85,000/- after 3 years at the rate of 6 p.c.p.a.?
(1) Rs. 16623.36/-
(2) Rs. 16236.36/-
(3) Rs. 16325.36/-
(4) Rs. 16632.36/-
(5) None of these

Yesterday Priti types an essay of 5000 words at the speed of 60 words per minute. Today she types the same faster and her speed was 15% more than yesterday. What is the **approximate** difference in the time she took to type yesterday and the time she took to type today?
(1) 20 minutes
(2) 30 minutes
(3) 10 minutes
(4) 40 minutes
(5) 1 hour

The average speed of a train is 3 times the average speed of a car. The car covers a distance of 520 kms in 8 hours. How much distance will the train cover in 13 hours?
(1) 2553 kms (2) 2585 kms
(5) None of these

Q.110. What the value of (x) in the following equation? $\frac{(x)^{0.7}}{36} = \frac{9}{(x)^{1.3}}$
(1) 17 (2) 19
(3) 16 (4) 14
(5) None of these

Q.111-115. What **approximate** value should come in place of the question mark (?) in the following questions?

(**Note:** You are not expected to calculate the exact value.)

Q.111. 105.003 + 307.99. + 215.630 = ?
(1) 610 (2) 650
(3) 660 (4) 670
(5) 630

Q.112. 5223 ÷ 36 × 0.93 = ?
(1) 135 (2) 125
(3) 145 (4) 155
(5) 115

Q.113. 635 × 455 ÷ 403 = ?
(1) 735 (2) 795
(3) 695 (4) 685
(5) 715

Q.114. $\sqrt{2228}$ = ?
(1) 57 (2) 47
(3) 67 (4) 37
(5) 27

Q.115. $\sqrt[3]{5332}$ = ?
(1) 8 (2) 38
(3) 58 (4) 68
(5) 187

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(3) 2355 kms (4) 2535 kms

Q.116-120. Study the following graph carefully and answer the questions that follow:

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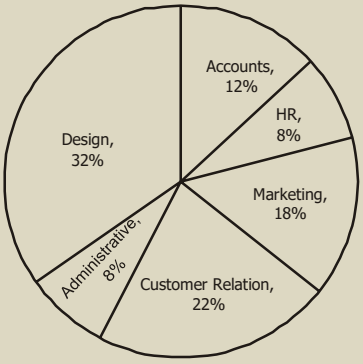
Solved Paper

Percentage of employees in different departments of a company

Total No. of employees = 4500



Percentage of females in each departments in the same company

Total No. of female in the organisation = 2000

What is the total number males from Design, Customer Relation and HR departments together?

(1) 1550 (2) 1510
(3) 1540 (4) 1580
(5) None of these

What is the ratio of number of males in HR department to the number of males in Accounts departments respectively?

(1) 3 : 17 (2) 4 : 15
(3) 2 : 15 (4) 2 : 13
(5) None of these

The number of females in the Marketing department are **approximately** what percent of the total employees in Marketing and Customer Relation Department together?

(1) 26 (2) 36
(3) 6 (4) 46
(5) 16

What is the respective ratio of number employees in Administrative department to the number of males in the same department?

(1) 9 : 4 (2) 8 : 3
(3) 7 : 2 (4) 8 : 5
(5) None of these

Q.120. The total number of females are that what percent of the total number of males in

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the organization?

(1) 90 (2) 70
(3) 80 (4) 60
(5) None of these

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ANSWERS									
81.(3)	82.(5)	83.(2)	84.(1)	85.(2)	86.(3)	87.(2)	88.(5)	89.(4)	90.(1)
91.(2)	92.(3)	93.(5)	94.(5)	95.(1)	96.(3)	97.(3)	98.(5)	99.(1)	100.(1)
101.(3)	102.(1)	103.(1)	104.(2)	105.(2)	106.(5)	107.(2)	108.(3)	109.(4)	110.(5)
111.(5)	112.(3)	113.(5)	114.(2)	115.(5)	116.(2)	117.(3)	118.(5)	119.(1)	120.(3)

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TEST IV
REASONING ABILITY

If it is possible to make only one meaningful word with the first, fourth, fifth and tenth letters of the word TELEVISION, which of the following would be the second letter of that word from the right end ? If no such word can be made, give 'X' as your answer and if more than one such word can be formed, give your answer as 'Y',

1. X 2. L
3. N 4. E
5. Y

In a certain code TRUMP is written SUTQN. How is FIRED written in that code ?

1. GJQEF 2. JGEQF
3. JQGEF 4. JGQFE
5. JGQEF

If each of the vowels in the word GOLIATHS is changed to the next letter in the English alphabetical series and each consonant is changed to the previous letter in the English alphabetical series, and then the alphabets so formed are arranged in alphabetical order from left to right, which of the following will be sixth from the left of the new arrangement thus formed ?

1. S 2. P 3. G
4. J 5. F

In a certain language 'WEAK' is coded as '4$9â' is coded 'REST' is coded as '7$8#' and 'WREK' is coded as '4$â7', How will 'KEWRA' be coded in the same code ?

1. 7 4 $ â # 2. â 7 $ 8 #
3. # â 9 7 4 4. $ â 7 9 4
5. 4 7 8 â $

How many such pairs of letter are there in the word FORMATION each of which has as many letters between them in the word (in both forward and backward directions) as they have between them in the English alphabetical order ?

1. None 2. One
3. Two 4. Three
5. More than three

'Music' is related to notes' in the same way as ' Language' is related to ____

1. Sentences 2. Combination
3. Grammar 4. Alphabets
5. Syntax

How many meaningful English words can be formed with the letter ADIC using each letter only once in each word ?

1. None 2. One
3. Two 4. Three
5. More than three

If the digits in the number 79246358 are arranged in descending order from left to right, what will be the difference between the digits which are third from the right and second from the left in the new arrangement ?

1. 1 2. 2
3. 3 4. 4
5. 5

Four of the following five are alike in certain way and so form a group, which is the one that **does not** belong to that group ?

1. Violin 2. Harp
3. Guitar 4. Flute
5. Sitar

In a certain language ' give me more' is coded as '7 3 5', she has more' is coded as '9 7 1' and 'she asked me gently' is coded as '6 3 2 1', which of the following is the code for 'give' in that language ?

1. 5 2. 7
3. 6 4. 9
5. 1

Q.131-135. Read the following information carefully and answer the question which follow:

If 'P ê Q' means 'P is the mother of Q',
If 'P × Q' means 'P is the father of Q',
If 'P + Q' means 'P is the sister of Q',
If 'P – Q' means 'P is the brother of Q',
If 'P > Q', means 'P is the son of Q',
If 'P < Q', means 'P is the daughter of Q',

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Solved Paper

In the expression 'A × B + R > S' how is S related to A?
(1) Daughter-in-law
(2) Daughter (3) Wife
(4) Sister
(5) Cannot be determined

In the expression 'P + Q > A – B' how is related to B ?
(1) Daughter (2) Son
(3) Niece (4) Nephew
(5) Cannot be determined

In the expression 'W > X < Y ê Z ' how is W related to Z ?
(1) Nephew (2) Uncle
(3) Son
(4) Brother – in– law
(5) None of these

Which of the following means P is the father of S ?
(1) P × Q < R ê S
(2) R × P < Q – S
(3) R + S > Q + P
(4) S + Q – R ê P
(5) Cannot be determined

Which of the following means D is the aunt of C?
(1) D > B * A * C
(2) D + B – C * A
(3) D – B – A × C
(4) D + B × A × C
(5) None of these

Q.136-140. In each of the question beloware given three statements followed by two conclusions numbered I and II. You totake the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the statements disregarding commonly known facts.

Give answer (1) If only conclusion I follows.
Give answer (2) If only conclusion II follows.
Give answer (3) If either conclusion I or conclusion II follows.
Give answer (4) If neither conclusion I nor conclusion II follows.
Give answer (5) If both conclusion I and II follow.

Statements : Some casual are formal. All formal are expensive. All expensiv e are elegant
Conclusions : I. All formal are elegant
II. Some casual are expensive.

Statements : All roses are red. Some red are colour. All colour are rural.
Conclusions : I. Some red are paints
II. All red are rose

Statements : All towns are cities. All cities are urban. Some urban are rural.
Conclusions : I. Some towns are rural.
II. All rural are towns

Statements : All medicines are tablets. Some tablets are tonics. Some tonics are bitter.
Conclusion : I. Some tablets are bitter

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II. No medicine is a tonic.

Statements : All incomes are salaries. Some salaries are perks. Some perks are tangible.

Conclusion : I. Some incomes are tangible.

II. At least some perks are salaries.

Q.141-145. The following questions are based on five words given below:

RAT ONE BUT AND SAW

(The new words formed after performing the mentioned operations may or may not necessarily be meaningful English words.)

If in each of the given words, each alphabet is changed to the next letter in the English alphabetical series, in how many words thus formed have the

If the first alphabet of each of the word is changed to the next alphabet in English alphabetical series, how many meaningful English words will be formed?

(1) One (2) Two
(3) Three (4) Four
(5) Five

If the given words are arranged in the order as they would appear in the dictionary from left to right which of the following would be fourth from the left?

(1) RAT (2) ONE
(3) BUT (4) AND
(5) SAW

If in each of the given words, only the consonants are changed to the next in the English alphabetical series and the vowels are retained, in how many words thus formed will the vowels appear twice or more times ? (same or different vowels)

(1) None (2) One
(3) Two (4) Three
(5) Four

Q.146-150. Study the following information

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carefully and answer the given questions.

consonants changed to vowels ?

(1) One (2) Two
(3) Three (4) Four
(5) Five

How many such pairs of letter are there in the word highlighted in **bold**, each of which has as many letters between them in the word (in both forward and back — ward directions) as they have between them in the English alphabetical order ?

(1) None (2) One
(3) Two (4) Three
(5) Four

Five friends P, Q, R, S and T travelled separately to five different cities namely Chennai, Kolkata Delhi, Hyderabad and Mangalore by different modes of transport, i.e. by bus, train, aeroplane, car and boat from Goa.

The person who travelled to Delhi did not travel by boat. R travelled to Mangalore by car and S travelled by boat. Q travelled to Kolkata by aeroplane and T travelled by train. Goa is not connected by bus to Delhi and Chennai.

S travelled to_____ by_____?

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(1) Hyderabad, train
(2) Chennai, boat
(3) Chennai, train
(4) Delhi, boat
(5) Delhi, train

Who amongst the following traveled to Delhi ?

(1) T (2) R
(3) S (4) P
(5) Q

Q : Kolkata in the same way as S : ?

(1) Hyderabad (2) Chennai
(3) Mangalore (4) Delhi
(5) Cannot be determined

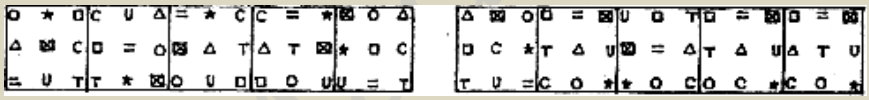
which of the following combinations of place and transport is correct ?

(1) Kolkata – Bus
(2) Delhi – Aeroplane
(3) Manglore – Train
(4) Chennai – Boat
(5) Hyderabad – Car

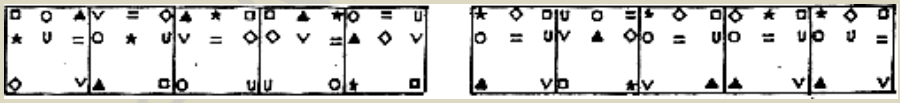
Which of the following combinations is true for P ?

(1) Travelled to Kolkata by bus
(2) Travelled to Delhi by train
(3) Travelled to Chennai by boat
(4) Travelled to Hyderabad by bus
(5) None of these

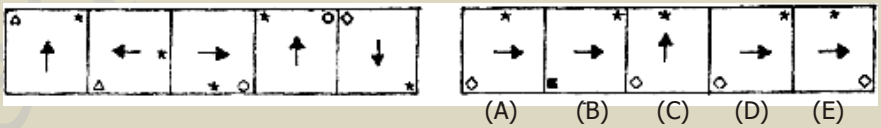
Q.151-160. In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued?



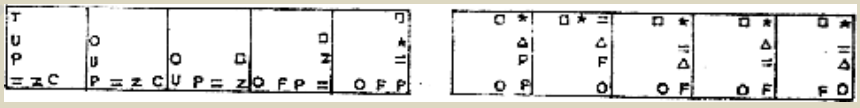
(A) (B) (C) (D) (E)



(A) (B) (C) (D) (E)



(A) (B) (C) (D) (E)



(A) (B) (C) (D) (E)

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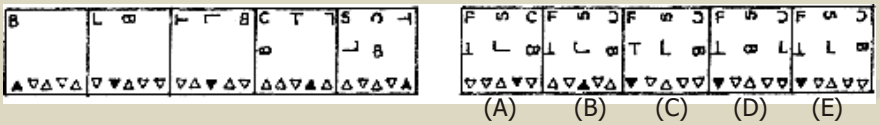
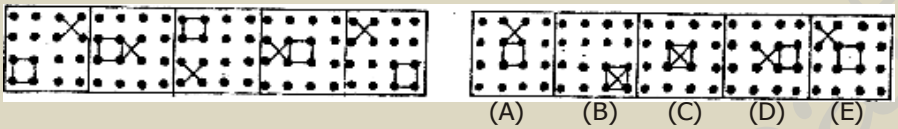


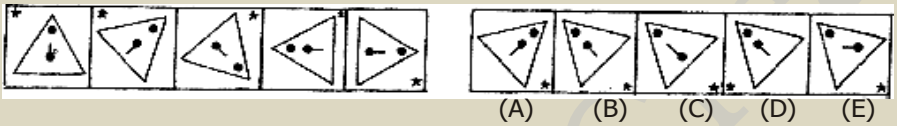
(A) (B) (C) (D) (E)

Q.156



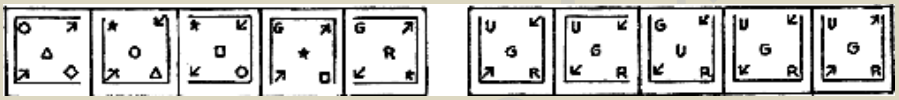
(A) (B) (C) (D) (E)

Q.157.



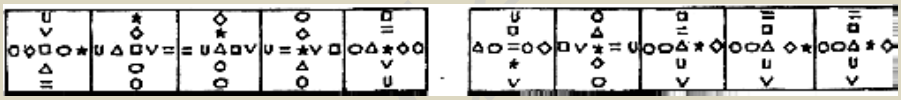
(A) (B) (C) (D) (E)

Q.158.



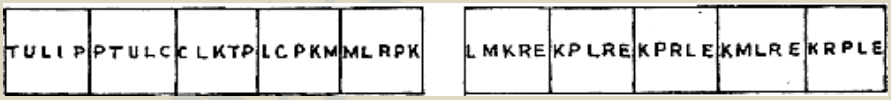
(A) (B) (C) (D) (E)

Q.159.



(A) (B) (C) (D) (E)

Q.160.



(A) (B) (C) (D) (E)

ANSWERS

121.(3)	122.(5)	123.(2)	124.(4)	125.(4)	126.(4)	127.(2)	128.(4)	129.(4)	130.(1)
131.(3)	132.(3)	133.(1)	134.(1)	135.(5)	136.(5)	137.(1)	138.(4)	139.(4)	140.(2)
141.(4)	142.(2)	143.(2)	144.(1)	145.(5)	146.(2)	147.(1)	148.(2)	149.(4)	150.(4)
151.(2)	152.(1)	153.(1)	154.(3)	155.(5)	156.(4)	157.(2)	158.(2)	159.(5)	160.(3)

Time Machine Publications

TEST V MARKETING APTITUDE / COMPUTER KNOWLEDGE

The term refers to data storage systems that make it possible for a computer or electronic device to store and retrieve data.

(1) retrieval technology
(2) input technology
(3) output technology
(4) storage technology
(5) None of these

The term refers to any computer component that is required to perform work.

(1) bootstrap (2) Kernel
(3) resource
(4) source code
(5) None of these

A computer system includes____.

(1) hardware (2) software
(3) peripheral devices
(4) All of these
(5) None of these

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Solved Paper

A__ is a software program used to view Web pages.
(1) site (2) host
(3) link (4) browser
(5) None of these

_____is the maximum amount of data that can be stored on a storage medium.
(1) Magnetic storage
(2) Optical storage
(3) Solid – state storage
(4) Storage capacity
(5) None of these

The is responsible for perfoming calculations and contains decision – making mechanisms.
(1) Central Processing Unit
(2) Memory Unit
(3) Arithmetic and Logic Unit
(4) Output Unit
(5) None of these

A is a large and expensive computer capable of simultaneously processing data for hundreds or thousands of users.
(1) handheld computer
(2) mainframe computer
(3) personal computer
(4) tablet computer
(5) None of these

Which of the following is not true about computer files ?
(1) They are collections of data saved to a storage medium
(2) Every file has a file name
(3) A file extension is established by the user to indicate the file's contents
(4) All files contain data
(5) None of these

__ _ allows voice conversations to travel over the internet.
(1) Internet telephony
(2) Instant messaging
(3) E-mail
(4) E-commerce
(5) None of these

You use a(n)_____, such as a keyboard or mouse, to input information.
(1) storage device
(2) processing device
(3) input device
(4) output device
(5) None of these

Which of the following is **not true** concerning user IDs and passwords ?
(1) When you enter your ID and password, the computer knows it is you
(2) If your computer asks for a user ID and password, you can create your own
(3) Sometimes you are assigned a user ID and password for security reasons
(4) You should share your user ID and password with at least one other person
(5) None of these

One who designs, writs, tests and maintains computer programs is called a ___
(1) User (2) Programmer
(3) Designer (4) Operator
(5) None of these

Items such as names and addresses are considered _____
(1) information
(2) input
(3) records
(4) data (5) None of these

Trade Made Creations

Sending an E-mail is similar to _____
(1) writing a letter
(2) drawing a picture
(3) talking on the phone
(4) sending a package
(5) None of these

Which of the following can only have sequential access ?
(1) Disk (2) Tape
(3) CD-ROM
(4) DVD-ROM
(5) None of these

Secondary storage—
(1) does not require constant power.
(2) does not use magnetic media
(3) consists of four main types of devices
(4) does not store information for later retrieval
(5) None of these

What is a modem connected to ?
(1) processor (2) mother board
(3) printer (4) phone line
(5) None of these

Which is the smallest of the following computer ?
(1) Notebook (2) Laptop
(3) Desktop (4) Workstation
(5) None of these

Computer connected to a LAN can —
(1) run faster (2) go on line
(3) share information and/or share peripheral equipment
(4) E-mail (5) None of these

This component is required to process data into information and consists of integrated circuits ____
(1) Hard disk (2) RAM
(3) CPU (4) ROM
(5) None of these

Direct Marketing means _____
(1) Advertisements
(2) Banners
(3) Face-to face-selling
(4) Selling by all staff
(5) Achieving targets

Web marketing involves _____
(1) Selling web cameras
(2) Web advertisements
(3) e-mail chatting
(4) Browsing the web
(5) Door-to-door canvassing

The ultimate aim of marketing is to provide _____
(1) More business to the company
(2) More profit
(3) More Staff
(4) More Production
(5) More products

Selling process includes _____
(1) Publicity
(2) Lead generation
(3) Cross-country contacts
(4) Product Designing
(5) Product Re-designing

Market share means _____
(1) Paid up capital
(2) Shares held by employees
(3) Share of busi ness volume as compared to other companies
(4) Share price of the company quoted in the market
(5) Sensex

Market share can be increased by _____
(1) increasing the number of sales persons
(2) increasing the sales volume
(3) increasing the products
(4) increasing production
(5) rewriting profits

Trade Made Creations

Solved Paper

Q. 187. Market segmentation means_____
(1) segmentation of sales teams
(2) allocation of territory
(3) sales arrangement
(4) segmentation of target group according to their needs
(5) market share

Target group of education loans is –
(1) all school students
(2) all collage students
(3) all collages
(4) all schools
(5) all hospitals

Referrel means–
(1) sales person
(2) all customers
(3) lead provided by operation staff
(4) calling the existing purchasers
(5) all purchasers

"USP" in marketing means–
(1) Unique Selling Practices
(2) Uniform Selling Practice
(3) United Sales Persons
(4) Unique Selling Proposition
(5) Useful Sales Person

The meaning of 'conversion' in terms of sales is –
(1) designing new products
(2) converting purchaser into sellers
(3) converting sellers into purchasers
(4) converting perspective customers into purchasers
(5) conversion of religion

Online Marketing is mostly useful for marketing of
(1) savings accounts
(2) credit accounts
(3) home loans
(4) NRI deposits
(5) business accounts

Cross selling means–
(1) city to city sales
(2) selling with cross face
(3) selling with crossed finger
(4) selling prod ucts to existing customers
(5) cold calling

Marketing strategy means -
(1) ideas for new employment
(2) old techniques of selling
(3) techniques for improving marketing activities
(4) techniques for increasing production
(5) networking

Target group means–
(1) all purchasers
(2) all sales persons
(3) targeted purchasers
(4) all consumers
(5) delivery persons

What is the USP of saving accounts ?
(1) High rate of interest
(2) Easy operation
(3) Risky transactions
(4) Expensive transaction
(5) Bank office facility

Which one of the following is not a target group for saving accounts
(1) salaried persons
(2) loss making companies
(3) doctors
(4) government employees
(5) insurance agents

Target group for home loans is –
(1) existing creditors
(2) persons having no house of their own
(3) Persons having one or more than one house

Trade Made Creations

(4) Builders
(5) NRIs

Digital Marketing is similar to –
(1) online marketing
(2) cold calling
(3) web designing
(4) market fore-cast
(5) outdoor marketing

Full form of DSA is ____
(1) Delivery Staff Agency
(2) Direct Selling Agent
(3) Direct Supplier Agent
(4) Distribution & Supply Agency
(5) Driving Sales & Ahead

ANSWERS

161.(4)	162.(3)	163.(4)	164.(4)	165.(4)	166.(3)	167.(2)	168.(3)	169.(1)	170.(3)
171.(4)	172.(2)	173.(4)	174.(1)	175.(2)	176.(1)	177.(4)	178.(1)	179.(3)	180.(3)
181.(3)	182.(2)	183.(1)	184.(2)	185.(3)	186.(2)	187.(3)	188.(2)	189.(3)	190.(4)
191.(4)	192.(3)	193.(4)	194.(3)	195.(1)	196.(2)	197.(2)	198.(2)	199.(1)	200.(2)

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Topic wise Sample Practice Questions

Trade Mark Creations

GENERAL AWARENESS

India's Fiscal Deficit for April-May Period stood at 1.41 Lakh Crore Rupees

As per the latest data released by the Controller General of Accounts (CGA), India's fiscal deficit during the April-May, the first two months of the fiscal year 2012-13 stood at 1.41 lakh crore rupees, 27 per cent of the budget estimates. The increased fiscal deficit figure came despite revenue receipt witnessing a substantial hike and stood at 47897 crore rupees, which was 5.1 per cent of the budget estimates. Total expenditure of the government in the first two months of fiscal year 2012-13 was 1.90 lakh crore rupees, or 12.8 per cent of the budget estimates. For the fiscal year 2012-13, the government has pegged the fiscal deficit target at 5.13 lakh crore rupees, or 5.1 per cent of GDP. In the corresponding period during the last fiscal year, the fiscal deficit was 32 per cent of the budget estimate amounting 1.3 lakh crore rupees.

Base Price for Auction of 2G Spectrum set at 14000 Cr. Rupees

The Union Cabinet approved the reserve price for auction of 2G spectrum as well as spectrum usage charges (SUC). The Cabinet set the reserve price of 14000 crore rupees for the 5 megahertz pan-India spectrum in the 1800 megahertz band. The price is 22 percent lower than the telecom regulator's suggestion. An auctioneer will be soon appointed to conduct a fresh auction. The Cabinet also endorsed the EGoM's recommendation that the reserve price for the 800 megahertz band, which is used by CDMA operators, be fixed at 1.3 times the price for 1800 megahertz band. Telecom Regulatory Authority of India (TRAI) had recommended the base price at 18000 crore rupees, which drew a heavy criticism from telecom companies, who argued that the base price suggested by TRAI is irrational. The fresh auction of 2G spectrum was necessitated after the Supreme Court scrapped 122 telecom licences on 2 February 2012 as it found the process of spectrum allocation cramped with flaws.

Highlights of the RBI Quarterly Monetary Policy Review:

- Repo rate - the rate at which banks borrow from RBI remained unchanged at 8 percent.
- Reverse repo rate – the rate at which, the banks lend to RBI – kept unchanged at 7 percent.
- CRR - the amount of total deposits that banks are required to keep with the central bank - also remained unchanged at 4.75
- SLR was changed to 23 percent from the erstwhile 24 percent
- Projection for WPI based inflation for March 2013 raised to 7 percent
- Economic growth outlook for the fiscal year 2012-13 cut to 6.5 percent

Exports from SEZs grew 64%

Exports from Special Economic Zones (SEZs) grew 64 per cent to Rs 118321.56 crore during the first quarter (April-June) of the fiscal 2012-13. Export Promotion Council for EOUs and SEZs (EPCES) mentioned that investments worth Rs 213605.54 crore were made in SEZs as on 30 June 2012. As on 30th June, 2012 investments wo rth Rs.213605.54 crore were made in SEZs and

Tools for Competitions

this sector generated employment to 920243 persons. The Union Government had granted 588 formal approvals for setting up of SEZs. Of the total 588, 386 had been notified while158 were in operation as on 30 June 2012. The Minimum Alternate Tax and Dividend Distribution Tax had affected SEZ growth, investments, employment and exports. MAT/DDT implementation also sent wrong signals to the international investment community which look at India for its resources of skills and manpower. The EPCES had on 30 July 2012 sought Prime Minister Manmohan Singh's intervention for some long-term benefits to this sector in order bring it back to its established state.

EXERCISE

1. Seven member IOA, India n Olympic Association Committee selected in April 2012 Ajit Pal Singh as Chef de Mission for Indian mission in London 2012 Olympics. In this regard what is correct?
   1. Ajit Pal Singh was famous Indian hockey player who won Arjun award in 1970.
   2. He belongs to state of Haryana
   (a) 1 only (b) 2 only
   (c) Both 1 and 2
   (d) neither 1 nor 2.
2. Arjun Vajpai, famous Indian mountaineer climbed Mount Manaslu and Mount Lhotse in year 2011. He earlier also climbed Mount Everest. Which of following is correct?
   1. In yea r 2010 he become youngest Indian to climb Mount Everest.
   2. He is the youngest person to climb three larger than 8000m mountains
   3. Reinhold Messner of Italy hold records of climbing 14 highest mountains in the worl(d)
   (a) 1 only (b) 2 and 3
   (c) 1, 2 and 3 (d) 1 and 3
3. Which of the following country in 2011 decided to phase out nuclear power plants by 2022?
   (a) Germany (b) Japan
   (c) France (d) Australi(a)
4. Match the following.

US presidential Candidate for 2012	State
1. Newt Gingrich	P. Pennsylvania
2. Mitt Romney	Q. Georgia
3. Rick Santorum	R. Texas
4. Rick Perry	S. Massachusetts

   (a) 1-Q, 2-S, 3-P,4-R
   (b) 2-Q, 1-S, 3-P,4-R
   (c) 1-Q, 2-S, 4-P,3-R
   (d) 1-Q, 4-S, 2-P,3-R
5. The Pa rlia mentry Sta nding Committee on Fina nce recently rejected the National Identity Authority of India bill, 2010. The Panel headed by former Finance Minister Yashwa nt Sinha rejected proposal on various claims. Which among the following was not the REASON given to reject AADHAR?
   1. UID (Unique Identification Number) being issued to residents and not just citizens and hence allowing illegal migrants to be counte(d)
   2. The method used for identification is not DNA based and hence not complete fullproof.
   3. Similar exercise in other countries have faile(d)
   (a) 1 Only (b) 2 Only
   (b) 3 Only (c) 2 and 3 only

ANSWERS

1. A 2. C 3. A 4. B 5. B

Trade Nations

QUANTITAIVE APTITUDE

AVERAGE

The average of a given number of quantities of the same kind is expressed as

Average =

$$\frac{\text{Sum of the quantities}}{\text{Number of the quantities}}$$

Average is also called the Arithmetic Mean.

Also, Sum of the quantities = Average × Number of the quantities

Number of quantities =

$$\frac{\text{Sum of the quantities}}{\text{Average}}$$

- If all the given quantities have the same value, then the number itself is the average.
- If all the given quantities are not all the same, then the average of the given quantities is always greater, then the smallest number and always less than the la rgest number. Equivalently, atleast one of the numbers is less than the average and atleast one is greater then the average.
- If each of the given quantities is increased by a constant p, then their average is also increased by p.
- If each of the given quantities is decreased by a constant p, then their average is also decreased by p.
- If each of the given quantities is multiplied by a constant p, then their average is also multiplied by p.
- Whenever the given quantities form an arithmeti c sequence a nd if the given quantities has odd terms, then the average is the middle term in the sequence and if the given qua ntities has even terms, then taverage of the sequence is the average of the middle two terms.
- In order to calculate the weighted average of a set of numbers, multiply each number in the set by the number of times it appears, add all the products and divide by the total number of numbers in the set.
- If the speed of an object from A to B is x km/h and from B to A is y km/h,then the average speed during the whole journey is $\frac{2xy}{x + y}$ km/h .
- If the average of N_1 quantities is x and N_2 quantities is y then the average of total $(N_1 + N_2)$ quantities is given by $\frac{(N_1x + N_2y)}{N_1 + N_2}$

Example 1: What is the average of first five even numbers.

Solution. The first prime even numbers are 2, 4, 6, 8, 10

Average =

$$\frac{2 + 4 + 6 + 8 + 10}{5} = \frac{30}{5} = 6$$

Example 2: The average of five consecutive even numbers is 50. What is the largest of these numbers?

Solution. Let the numbers be $x - 4$, $x - 2$, x, $x + 2$, $x + 4$.

Average

$$= \frac{\text{Sum of the quantities}}{\text{Number of the quantities}}$$

$$= \frac{x - 4 + x - 2 + x + x + 2 + x + 4}{5} = 50$$

$$\frac{5x}{5} = 50$$

$$x = 50$$

So, the numbers are 46, 48, 50, 52, 54.

The largest of these numbers is 54.

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EXERCISE

1. The average weight of 8 persons increases by 2.5 kg when a new person comes in place of one of them weighing 65 kg. What might be the weight of the new person?
   1. 82 kg 2. 85 kg 3. 76.5 kg
   4. 80 kg 5. data inadequate
2. Sumitra has an average of 56% on her first 7 exa minations. How much she should make on her eighth examination to ob tain a n a vera g e of 6 0% on 8 examinations?
   1. 88% 2. 78% 3. 92%
   4. 68% 5. 58%
3. Ages of '*A*' and '*B*' are in the ratio of 2 : 3 respectively. Six years hence the ratio of their ag es will bec ome 8 : 11 respectively. What is B's present age?
   1. 18 years 2. 28 years 3. 27 years
   4. 25 years 5. 26 years
4. The total age of *A* and *B* is 12 years more than that of total age of *B* and *C*. *C* is how many years younger than A?

   Average

   $= \frac{\text{Sum of the quantities}}{\text{Number of the quantities}}$

   $= \frac{x + 4 + x + 2 + x + x + 2 + x + 4}{5} = 50$

   1. C is elder than *A* 2. 26
   3. 12 4. 25 5. 22
5. The average marks fetched by Mohan in H istor y, G eo gra phy, Sc ience a nd Mathematics is 10 more than the marks fetched in Mathematics. If he has got 110 ma rks a g gr e ga te in H is to r y a nd Geography, what will be the aggregate ma rks fetch ed in S cie nc e a nd Mathematics?
   1. 90 2. 70 3. 75
   4. 85 5. data inadequate

ANSWERS

1. (2) 2. (1) 3. (3) 4. (3) 5 (4)

REASONING (VERBAL)

SERIES COMPLETION

Example 1. 4, 9, 25, 49, 121, 169,…
(a) 324 (b) 289
(c) 225 (d) 196

Solution. (b) The given series is a consecutive square of prime number series. The next prime number is 289.

Example 2. 5, 7, 13, 23, …
(a) 25 (b) 27
(c) 29 (d) 41

Solution. (d) The difference between prime numbers is increasing. 7 is next prime to 5; 13 is second to next prime to 7; 23 isthird to next to 13. Hence, next should be fourth to next prime to 23. Hence, required number is 41.

Multiplication Series

Example 3. 4, 8, 16, 32, 64… 256
(a) 96 (b) 98
(c) 86 (d) 106

Solution. (a) The numbers are multiplied by 2 to get the next number.
64 × 2 = 128

Example 4. 5, 20, 80, 320, … 1280
(a) 5120 (b) 5220
(c) 4860 (d) 3642

Solution. (a) The numbers are multiplied by 4 to get the next number.
1280 × 4 = 5120

Difference Series

Example 5. 3,6,9,12,15,…. 21
(a) 16 (b) 17

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(c) 20 (d) 18

Solution. (d) The difference between the numbers is 3.

15 + 3 = 18

Example 6. 55, 50, 45, 40,….30

(a) 33 (b) 34
(c) 35 (d) 36

Solution. (c) The difference between the numbers is -5.

40 – 5 = 35

Division Series

Example 7. 5040, 720, 120, 24, ….2,1

(a) 8 (b) 7
(c) 6 (d) 5

Solution. (c)

$\frac{5040}{7}$, 720, $\frac{720}{6}$, 120, $\frac{120}{5}$, 24, $\frac{24}{4}$, 6, $\frac{6}{3}$, 2, $\frac{2}{2}$, 1

Example 8. 16, 24, 36,… 81

(a) 52 (b) 54
(c) 56 (d) 58

Solution. (b) Previous number $\times \frac{3}{2}$ = Next number

n^2 Series

Example 9. 4, 16, 36, 64, …. 144

(a) 112 (b) 78
(c) 100 (d) 81

Solution. (c) The series is square of consecutive even numbers. 2^2, 4^2, 6^2, 8^2

Next number is 10^2 = 100

Example 10. 1, 4, 9, 16, 25, 36, 49, … 81

(a) 100 (b) 121
(c) 64 (d) 144

Solution. (c) The series is 1^2, 2^2, 3^2, 4^2, 5^2, 6^2, 7^2,….

The next number is 8^2 = 64

$16 \times \frac{3}{2}$, 24, $24 \times \frac{3}{2}$, 36, $36 \times \frac{3}{2}$, 54, $54 \times \frac{3}{2}$, 81

(n^2 + 1) Series

Example 11. 1 7, 26, 37, 50, 65,….101

(a) 82 (b) 75
(c) 78 (d) 90

Solution. (a) The series is 4^2 + 1, 5^2 +1, 6^2 + 1, 7^2 + 1, 8^2 + 1.

The next number is 9^2 + 1 = 82

Example 12. 101, 401, 901, 1601, 2501, …. 4901

(a) 2201 (b) 3301
(c) 4401 (d) 3601

Solution. (d) The series is 10^2 + 1, 20^2 +1, 30^2 + 1, 40^2 + 1, 50^2 + 1, etc.

The next number is 60^2 + 1 = 3601

EXERCISE

Directions (Q. No. 1-10) : Find the missing term in each of the following series:

1. 625, 5, 125, 25, 25, ?, 5

(1) 5 (2) 25
(3) 125 (4) 625
(5) 220

2. 3, 4, 7, 7, 13, 13, 21, 22, 31, 34, ?

(1) 42 (2) 43
(3) 51 (4) 52
(5) 44

3. 11, 10, ?, 100, 1001, 1000, 10001

(1) 101 (2) 110
(3) 111 (4) 113
(5) None of these

4. 13, 32, 24, 43, 35, ?, 46, 65, 57, 76

(1) 45 (2) 52
(3) 54 (4) 55
(5) 57

5. 0, 4, 6, 3, 7, 9, 6, ?, 12

(1) 8 (2) 10
(3) 11 (4) 14
(5) 13

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ANSWERS

1. (3) 2. (2) 3. (1) 4. (3) 5.(2)

(NON-VERBAL)

ANALOGY

Directions (Q. No. 1-40): Each of the following questions consists of two sets of figures. Figures A, B, C and D constitute the problem set while figures 1, 2, 3, 4 and 5 constitute the answerset. There is a difinite relationship between figures A and B. Establish a similar relationship between figures C and D by selectinga suitable figure from the answer set that would replace the question mark (?) in figure (D)

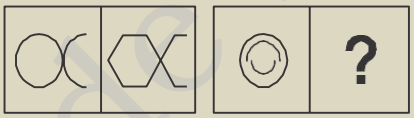
Problem figures

(A) (B) (C) (D)

Answer figures

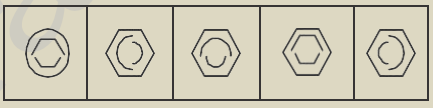
(1) (2) (3) (4) (5)

Problem figures



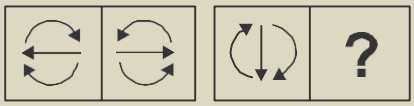
(A) (B) (C) (D)

Answer figures



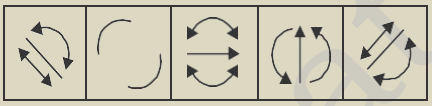
(1) (2) (3) (4) (5)

Problem figures



(A) (B) (C) (D)

Answer figures



(1) (2) (3) (4) (5)

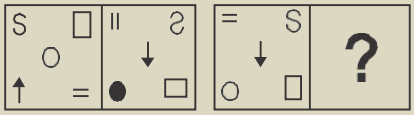
Problem figures

(A) (B) (C) (D)

Answer figures

(1) (2) (3) (4) (5)

Problem figures



(A) (B) (C) (D)

ANSWERS

1. (1) 2.(4) 3.(4) 4 .(2) 5.(1)

Trade Made Creations

GENERAL ENGLISH

Parts of Speech

Traditional grammar classifies words based on eight parts of speech: the noun, the pronoun, the adjective, the verb, the adverb, the prepositin, the interjection and the conjuncion.

Noun: A part of speech inflected for case, signifying a concrete or abstract entity.

Pronoun: A part of speech substitutable for a noun and marked for person.

Adjective: A part of speech sharing the features of the verb and the noun.

Verb: A part of speech without case inflection, but inflected for tense, person and number, signifying an activity or process performed or undergone.

Adverb: A part of speech without inflection, in modification of or in addition to a verb.

Preposition: A part of speech placed before other words in composition and in syntax.

Interjection: A part of speech expressing emotion alone.

Conjunction: A part of speech binding together the discourse and filling gaps in its interpretation.

Each **part of speech** explains not what the word is, but how the word **is used**. In fact, the same wo rd can be a no un in one sentence and a verb or adjective in the next. The next few examples show how a word's part of speech can change from one sentence to the next, and following them is a series of sections on the individual parts of speech, followed by an exercise.

Books are made of ink, paper and glue.

In this sentence, "books" is a **noun**, the subject of the sentence.

Debo rah waits p atiently while Bridget **books** the tickets.

Here "books" is a **verb**, and its subject is "Bridget."

We **walk** down the street.

In this sentence, "walk" is a **verb**, and its subject is the **pronoun** "we."

The mail carrier stood on the **walk**.

In this example, "walk" is a **noun**, which is p art of a **prepo sit ional phrase** describing where the mail carrier stood.

The town decided to build a new **jail**.

Here "jail" is a **noun**, which is the object of the **infinitive phrase** "to build."

The sheriff told us that if we did not leave town immediately he would **jail** us.

Here "jail" is part of the **compound verb** "would jail."

They heard high pitched **cries** in the middle of the night.

In this sentence, "cries" is a **noun** acting as the direct object of the **verb** "heard."

The baby **cries** all night long and all day long.

But here "cries" is a **verb** that describes the actions of the **subject** of the sentence, the baby.

The next few sections explain each of the parts of speech in detail. When you have finished, you might want to test yourself by trying the exercise.

EXERCISE

Fill in the blanks with words of the appropriate part of speech.

Triple Madcations

1. She is ———— beautiful.
   (a) Ravishing (b) Ravishingly
   (c) Ravished (d) Ravish
   (e) None of these
2. I was ———— surprised.
   (a) Pleased (b) Pleasant
   (c) Pleasantly (d) Please
3. It was John who ———— the window.
   (a) Break (b) Broke
   (c) Broken (d) Breaking
   (e) None of these
4. She was quite ———— to receive the prize.
   (a) Happily (b) Happy
   (c) Happiness (d) All of the above
   (e) None of these
5. It is only a ———— arrangement.
   (a) Temporary (b) Temporarily
   (c) Temporal (d) Temperate
   (e) None of these

COMPUTER KNOWLEDGE

1. Assembly language is–
   1. Low-level programming language
   2. High level programming language
   3. Machine language
   4. All of the above5. None of these
2. In Assembly language–
   1. Mnemonics are used to code operations
   2. Alphanumeric symbols are used for addresses
   3. Language lies between high-level language and machine
   4. All of the above
   5. None of these
3. The following computer's memory is characterized by low cost per bit stored–
   1. Primary 2. Secondary
   3. Hard disk 4. All of the above
   5. None of these
4. The following is true for Auxiliary Storage–
   1. It has an operating speed far slower than that of the primary storage.
   2. It has an operating speed faster than that of the primary storage.
   3. It has an operating speed equivalent than that of the primary storage.
   4. All of the above5. None of these
5. Following is true for Bandwidth–
   1. The narrow the bandwidth of a communications system the less data it can transmit in a given period of time.
   2. The narrow then bandwidth of a communications system the more data it can transmit in a given period of time.
   3. The wider the bandwidth of a communications system the less data it can transmit in a given period of time.
   4. All of the above5. None is true
6. Acknowledgement from a computer that a packet of data has been received and verified is known as–
   1. ACK 2. BCK
   3. ECK 4. All of the above
   5. None of these
7. The following is a communications device (modem) which allows an ordinary telephone to be used with a computer device for data transmission–
   1. Keyboard 2. Acoustic coupler
   3. Mobile phone 4. All of the above
   5. None of these
8. ALGOL is the
   1. High-level language
   2. Low level language
   3. Machine language 4. All of the above
   5. None of these

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9. A high level programming language named after Ada Augusta, coworker with Charles Babbage–
   1. Augustan 2. Babbage
   3. Ada 4. Charlie
   5. All of the above
10. Following is a logic circuit capable of forming the sum of two or more quantities–

ANSWERS

1. (1)	**2. (4)**	**3. (2)**	**4. (1)**
5. (1)	**6. (1)**	**7. (2)**	**8. (1)**
9. (3)	**10. (1)**		

MARKETING APTITUDE

1. Bancassurance is a relationship between Bank and–
   1. Education 2. Insurance Company
   3. Employee 4. Customer
   5. All of these
2. BIM stands for–
   1. Bank Insurance Model
   2. Book In Management
   3. Bank In Money
   4. Bank Investment Model
   5. All of these
3. Effective Communication is–
   1. Good Vocabulary
   2. A sine–qua–non for marketing
   3. Not required of demand exceeds supply
   4. All of these
   5. None of these
4. Which is not a part of 7 ps of marketing?
   1. Price 2. Policy
   3. Product 4. People
   5. Process
5. Market Plan can be for-
   1. A brand 2. A product
   3. Product line 4. All of these
   5. None of these6.Solid marketing 7.
6. Solid marketing strategy is the fundation of a 1. Sales 2. Budget
   3. Well–written marketing plan
   4. Market 5. All of these
7. Which is/are promotional content?
   1. SalesPromotion
   2. Branding 3. Direct Marketing
   4. Advertising 5. All of these
8. Marketing strategy means–
   1. To introduce in sales promotion scheme
   2. Population 3. Perseverance
   4. Demands 5. Networth
9. Customisation means–
   1. Making Few change according to client requirement to an already existing product
   2. Test 3. Production
   4. Costing 5. All of these
10. Marketing should be resorted–
   1. Only among rich person
   2. Depends on income
   3. Only in crowded areas
   4. Depends on the product
   5. Only among the poor

ANSWERS

1. (2)	**2. (1)**	**3. (2)**	**4. (3)**
5. (4)	**6. (3)**	**7. (3)**	**8. (1)**
9. (1)	**10. (4)**		

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